

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joshua D, Baringer
Stephanie L. Baringer
Debtors

Case No. 22-02311-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 13, 2024

User: AutoDocke
Form ID: 309A

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua D, Baringer, Stephanie L. Baringer, 535 South Franklin Street, Hanover, PA 17331-3915
aty	+ Denise E. Carlon, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Michael Patrick Farrington, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5508875	+ E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5508874	+ JOSHUA D, BARINGER, STEPHANIE L. BARINGER, 535 SOUTH FRANKLIN STREET, HANOVER, PA 17331-3915
5508883	LVNV FUNDING, LLC, C/O PATENAUDE & FELIX, 501 CORP. DR. STE 205 SOUTHPOINT C, CANONSBURG, PA 15317
5508884	+ MDJ JEFFREY A. SNEERINGER, 20 WAYNE AVENUE, HANOVER, PA 17331-3313
5508889	UPMC, P O BOX 826813, PHILADELPHIA, PA 19182-6813
5508890	WELLSPAN HEALTH, P O BOX 645734, CINCINNATI, OH 45264-5734

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: hrohrbaugh@cgalaw.com	Mar 13 2024 18:47:00	Elizabeth Haley Rohrbaugh, CGA Law Firm, 135 N. George Street, York, PA 17401
tr	+ EDI: BKKGENDRON	Mar 13 2024 22:44:00	Kara Katherine Gendron, Mott & Gendron Law, (Trustee), 125 State St, Harrisburg, PA 17101-1025
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Mar 13 2024 18:47:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
cr	+ EDI: PRA.COM	Mar 13 2024 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5508880	+ Email/Text: bankruptcy@bbandt.com	Mar 13 2024 18:47:00	BB&T/TRUIST, ATTN: BANKRUPTCY, PO BOX 1847, WILSON, NC 27894-1847
5508881	+ EDI: DISCOVERPL	Mar 13 2024 22:44:00	DISCOVER PERSONAL LOANS, ATTN: BANKRUPTCY, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
5511170	+ EDI: DISCOVERPL	Mar 13 2024 22:44:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5508875	+ Email/Text: hrohrbaugh@cgalaw.com	Mar 13 2024 18:47:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5508878	EDI: IRS.COM	Mar 13 2024 22:44:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5508882	^ MEBN	Mar 13 2024 18:44:17	KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541

5514082	Email/PDF: resurgentbknotifications@resurgent.com	Mar 13 2024 18:52:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5508885	+ Email/Text: Unger@Members1st.org	Mar 13 2024 18:47:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, 5000 MARKETPLACE WAY, ENOLA, PA 17025-2431
5515589	+ Email/Text: Unger@Members1st.org	Mar 13 2024 18:47:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
5508877	+ EDI: PENNDEPTREV	Mar 13 2024 22:44:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5508877	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2024 18:47:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5508886	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 13 2024 18:47:00	QUICKEN LOANS, ATTN: BANKRUPTCY, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5510055	EDI: Q3G.COM	Mar 13 2024 22:44:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5508887	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 13 2024 18:53:42	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
5512340	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 13 2024 18:47:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5508876	+ Email/Text: karen.brown@treasury.gov	Mar 13 2024 18:47:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5509219	+ EDI: PRA.COM	Mar 13 2024 22:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5516551	+ Email/Text: bankruptcy@bbandt.com	Mar 13 2024 18:47:00	Truist Bank, Attn: Support Services, P.O. Box 85092, 306-40-06-10, Richmond, VA 23286-0001
5508888	Email/Text: bankruptcies@uplift.com	Mar 13 2024 18:47:00	UPLIFT, INC., ATTN: BANKRUPTCY, 440 N WOLFE RD, SUNNYVALE, CA 94085
5508879	Email/Text: kcm@yatb.com	Mar 13 2024 18:47:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Joshua D Baringer hrohrbaugh@cgalaw.com, kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com,imccauley@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Stephanie L. Baringer hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com,imccauley@cgalaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1:	<u>Joshua D, Baringer</u>	Social Security number or ITIN:	xxx-xx-9275
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Stephanie L. Baringer</u>	Social Security number or ITIN:	xxx-xx-9556
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 11/30/22
Case number:	1:22-bk-02311-HWV	Date case converted to chapter:	7 3/13/24

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joshua D, Baringer	Stephanie L. Baringer
2. All other names used in the last 8 years		
3. Address	535 South Franklin Street Hanover, PA 17331	535 South Franklin Street Hanover, PA 17331
4. Debtor's attorney Name and address	Elizabeth Haley Rohrbaugh CGA Law Firm 135 N. George Street York, PA 17401	Contact phone (717) 718-8336 Email: hrohrbaugh@cgalaw.com
5. Bankruptcy trustee Name and address	Kara Katherine Gendron Mott & Gendron Law (Trustee) 125 State St Harrisburg, PA 17101	Contact phone 717-232-6650 Email: karagendrontrustee@gmail.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: 3/13/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 16, 2024 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 622 826 9820, Click on Join using passcode 2750956376, or call 1–267–552–4616 For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/15/24 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	